

# DEVELOPING A MOM-AND-POP LANDLORD ENGAGEMENT STRATEGY TO PREVENT EVICTIONS

This toolkit guides cities through a step-by-step framework for building a mom-and-pop landlord engagement strategy. By following this toolkit, cities and their partners will develop a strategic plan informed by feedback from landlords and tenants and streamlined across city agencies and local providers. Having such a strategy will ensure that regional actors are working toward common, meaningful goals, and that there is accountability to make sure progress is being made.

## WHY SHOULD CITIES HAVE A LANDLORD ENGAGEMENT STRATEGY?

Mom-and-pop landlords play a crucial role in eviction prevention. These landlords [own the majority of](#) small building units, which are often the affordable housing options in local communities. They are also more likely to be socially and economically vulnerable, and to house lower-income tenants. Engaging mom-and-pop landlords is key to longer-term eviction prevention efforts, to housing stability and to supporting both vulnerable renters and landlords.

## RECOMMENDATIONS

**GATHER FEEDBACK FROM LANDLORDS AND TENANTS.** The design of the landlord engagement strategy should center on the individuals it aims to assist.

**CONSIDER HOW INEQUITIES IMPACT DIFFERENT LANDLORDS AND TENANTS.**

Take historical inequities, such as gender and race, into account while developing the landlord engagement strategy to produce equitable results.

**BE REALISTIC WITH GOALS AND TIMELINES.**

Relationship building with landlords takes time and effort, and cities are better off acknowledging this at the onset.

**EVALUATE AND MONITOR.** Evaluation and monitoring will help cities understand which tactics in the strategy have the most impact. This information can also prove helpful when securing additional funding or resources to sustain the landlord engagement strategy.

## WHAT TO EXPECT FROM THIS TOOLKIT

This toolkit guides city staff through the development of a strategy to better engage mom-and-pop landlords in partnership with external collaborators.

**Estimated time to complete:** 3 - 12 months

**Who is involved:** Core Facilitation Team (3 people) and broader Working Group (15-20 people)

**Tools needed:** Online collaboration tool (Miro, Mural, etc.) or in-person space and tools (whiteboard, posterboard, sticky notes, etc.)

◆ **Introduction to this Toolkit**

◆ **Developing an Action Plan**

- ◆ Step 1: Establish a core facilitation team
- ◆ Step 2: Convene a diverse working group
- ◆ Step 4: Identify the challenges
- ◆ Step 5: Develop vision statements
- ◆ Step 6: Brainstorm solutions
- ◆ Step 7: Turn ideas into an action plan
- ◆ Step 8: Evaluate and monitor

◆ **Action Plan Example**

## About This Toolkit

This toolkit should be used over 3-12 months and will involve multiple convenings of the Core Facilitation Team (see Step 1 for more information) and a broader Working Group (see Step 2 for more information).

The Core Facilitation Team will meet separately following convenings with the wider Working Group. These convenings can be held in-person, online or in a hybrid format. The format of the convenings will depend on each local context, but ensure that all participants can engage deeply and consistently without major technology, time or other barriers.

### AVAILABLE TOOL:

For steps that involve brainstorming (Steps 3-7), the digital whiteboard platform [Miro](#) offers a template that can help facilitate. Cities and staff can replicate this template after creating a free Miro account. Alternatively, teams can develop similar brainstorming tools based on the template using another digital whiteboard platform such as [Mural](#), or in-person using a whiteboard or large poster board with participants contributing to ideas by writing on sticky notes.

Users can see the [Miro template](#) without an account but will not be able to copy and paste it. Create a free Miro account to use the template. Create another board with the new account, and copy paste the template onto the new Miro board. (Password: le12022!)



Watch [this video](#) for a quick guide on how to use Miro.

*Regardless of the tool used, ensure that it allows for easy sharing and note-taking.*

## Developing a Strategy

### STEP 1: ESTABLISH A CORE FACILITATION TEAM

Establish a Core Facilitation Team to lead the wider Working Group through this toolkit and synthesize the information gathered during convenings with the larger group. It will likely take at least three people to facilitate convenings with the Working Group to ensure thorough documentation, broad participation, detailed conversation and effective synthesis. Consider detail-oriented people that have excellent note-taking skills and can empathetically see the process from different points of view for the Core Facilitation Team.

### STEP 2: CONVENE A DIVERSE WORKING GROUP

The Core Facilitation Team should brainstorm a diverse list of stakeholders to involve in developing a mom-and-pop landlord engagement strategy. This list of stakeholders will ultimately form a Working Group.

#### WHO SHOULD BE INVITED TO THE WORKING GROUP?

Recommended stakeholders include local, county and state-level staff working in:

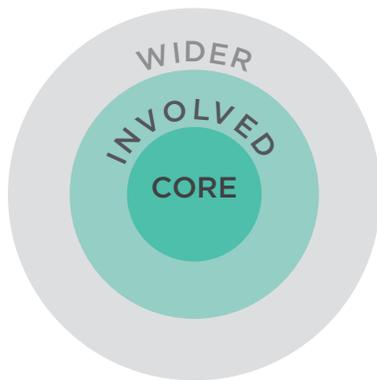
- ◆ Housing and/or Community Development
- ◆ Neighborhood Services
- ◆ Human/Social Services
- ◆ Municipal Data Team
- ◆ Racial Equity Office
- ◆ Administrating body of emergency rental assistance, tenant/landlord education programs, or additional supports
- ◆ Public Housing Authority
- ◆ County government
- ◆ Sheriff office
- ◆ Court system (Court clerk, judges, etc.)
- ◆ Local legal aid partner organization
- ◆ Non-municipal service provider engaged in eviction prevention or housing stability/support
- ◆ Community-based organizations
- ◆ Landlord associations
- ◆ Tenant associations
- ◆ Philanthropic partner
- ◆ Research partner, such as a university

Prioritize securing participation from **landlords and tenants** in the core working group who can share candidly about their experiences engaging with the city, its different agencies and departments, and other service providers. There may be an opportunity to establish a more formal focus group, committee or advisory group for feedback from landlords and tenants later in the process, but it is important to also include them upfront in the planning process itself.

Consider municipal or quasi-government agencies as well as service providers that do not just engage with landlords in response to evictions, but that also engage with them in response to homelessness prevention or other housing assistance programs (e.g., housing choice vouchers, etc.). These entities already interact with landlords in some capacity, and engaging them not only avoids duplication and oversaturation of efforts but also helps create a centralized and collaborative engagement and communication strategy.

**ORGANIZE THE WORKING GROUP BY LEVEL OF INVOLVEMENT**

Categorize Working Group members and organizations based on their level of involvement. How do they relate to landlord engagement? Are they within the core, involved or wider level?



**Core stakeholder**

*May have direct and frequent interaction with some landlords in the community, either in terms of service provision or for administrative purposes. Examples include: A landlord liaison or the lead coordinator of a landlord-tenant education program.*

**Involved stakeholder**

*May have some direct interaction with some landlords in the community, but involvement is more infrequent or not in relation to direct services. Examples include: Program analysts or community-based organizations who support landlord service provision but are not the lead provider.*

**Wider stakeholder**

*May be involved with landlords in a non-direct capacity such as a research partner. Examples include: Professors or research partners that work on issues related to evictions.*

As you identify and categorize Working Group members, also identify people and organizations that can potentially help enact proposed solutions later in the process.

## REACH OUT TO WORKING GROUP MEMBERS

Now it is time to assemble the group and start working. In the outreach to potential Working Group members, make sure to include information such as:

- ◆ The overall goal of this effort
- ◆ Expected time commitments for participants
- ◆ Expectations for their involvement
- ◆ What the participant will get out of engaging in this effort

Doing so will set clear expectations of what being part of this effort will entail at the outset of the strategy development process.

### TIP

Consider paying people for their time, especially landlords and tenants. For example, the City Council of Glendale, CA, voted to establish a [Landlord/Tenant Ad-Hoc Committee](#) and pays members a \$50 stipend for each monthly Committee Meeting.

Appropriately compensate landlords and tenants for their participation — it will open the opportunity to those who may otherwise not have been able to join due to financial or other reasons. Beyond an equity measure, compensation is a good incentivization tool and a good-faith gesture that helps establish and build relationships.

## STEP 3: UNDERSTAND THE LANDSCAPE

The Core Facilitation Team should convene the Working Group and use the Miro board (or a whiteboard) to brainstorm and develop a holistic understanding of the landlord and tenant landscape in the city. Use sticky notes to capture the answers to questions such as:

- ◆ What types of engagement do participants have with landlords and through what venues or channels?
- ◆ What landlord incentives are in place?
- ◆ What local policies and programs are in place to support landlords?
- ◆ What communications and outreach materials or tactics do participants use in their engagement with landlords?
- ◆ How is a racial equity lens applied to the current programs and policies?

- ◆ What data is currently available about mom-and-pop landlords?
  - ◆ For example, the number and locations of rental units and types of units operated by mom-and-pop landlords; the number of evictions filed by mom-and-pop landlords; the locations of evictions filed by mom-and-pop landlords; the demographics of mom-and-pop landlords; the demographics of tenants against whom mom-and-pop landlords file evictions.
- ◆ What else is important but has not been mentioned about the local landlord landscape in the city?
- ◆ Is there a general consensus or perspective among landlords regarding the city or support programs?
- ◆ Is there a general consensus or perspective among tenants regarding the city or support programs?

### TIP

The questions around data may be difficult to answer in real-time if the data is not readily available, or available at all. Additional research may be needed after the group convenes to answer data-related questions. Consider the following steps:

- ◆ Analyze data from eviction prevention programs such as emergency rental assistance, mediation, right to counsel and eviction diversion to capture landlord information.
- ◆ Reach out to city departments such as neighborhood services, small business services, human or social services teams, and other programs that may possess data on local landlords.
- ◆ Review residential property information to identify properties where the mailing address and property address differ. If the two addresses are not the same, it is likely owned by a landlord.

As much as possible also list who provided the answer to a specific question and what department or organization they are part of. Doing so will help the Core Facilitation Group clean up this brainstorm document following the convening and can build the foundation for an internal and external resource list. It will also make it easier to follow up with the participant if additional questions arise.

### TIP

Use this step to develop a list of programs and contact information that specifically serves landlords. This list is useful to align service providers across city departments, agencies, non-profits, and other organizations that engage with landlords. This repository can also be adapted for external use, such as on a flyer sharing resources available to landlords or on an updated city webpage.

## STEP 4: IDENTIFY THE CHALLENGES

Once there is a clear understanding of the landscape, move on to identifying challenges associated with engaging mom-and-pop landlords before, during and after an eviction. Beyond defining these challenges from the city's perspective, consider them the viewpoint of a landlord or a tenant, and ask them about challenges from their perspectives. For example, flip the question "what are challenges you face in engaging landlords before, during and after an eviction?" to landlords as "what are challenges you face in engaging with the city and other providers before, during and after an eviction?"

Considering all perspectives will help cities develop a more nuanced perspective of challenges and potential solutions.



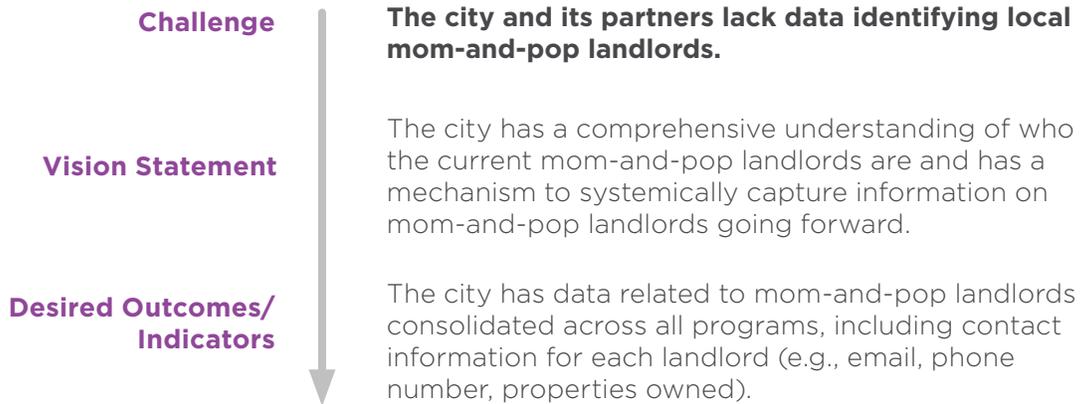
**Before moving to the next step.** Meet separately as a Core Facilitation Team and try to consolidate challenges into 3-5 themes. Share those with the Working Group for feedback prior to proceeding to the next step to ensure they feel their input and feedback were adequately captured. For example, there may consistently be challenges associated with a lack of communication or insufficient communication. By consolidating specific challenges into broader themes, the city will be better positioned to identify co-produced vision statements that align with cross-cutting challenges.

## STEP 5: DEVELOP VISION STATEMENTS

The Core Facilitation Team should convene the Working Group. Recap the main challenges and use this conversation as a launchpad to start thinking through aspirational future scenarios represented by vision statements that will serve as the "north star" of the city's overall strategy. Consider developing a vision statement that aligns with each consolidated challenge. Multiple challenges may align with a particular vision statement.

For each vision statement, brainstorm the desired outcome and potential metrics or indicators. These indicators (whether quantitative or qualitative) are key to measuring efficacy over time. Having agreed-upon indicators will help the city to course-correct when needed and assist if more funding and resources are needed in the future.

## EXAMPLE VISION STATEMENT

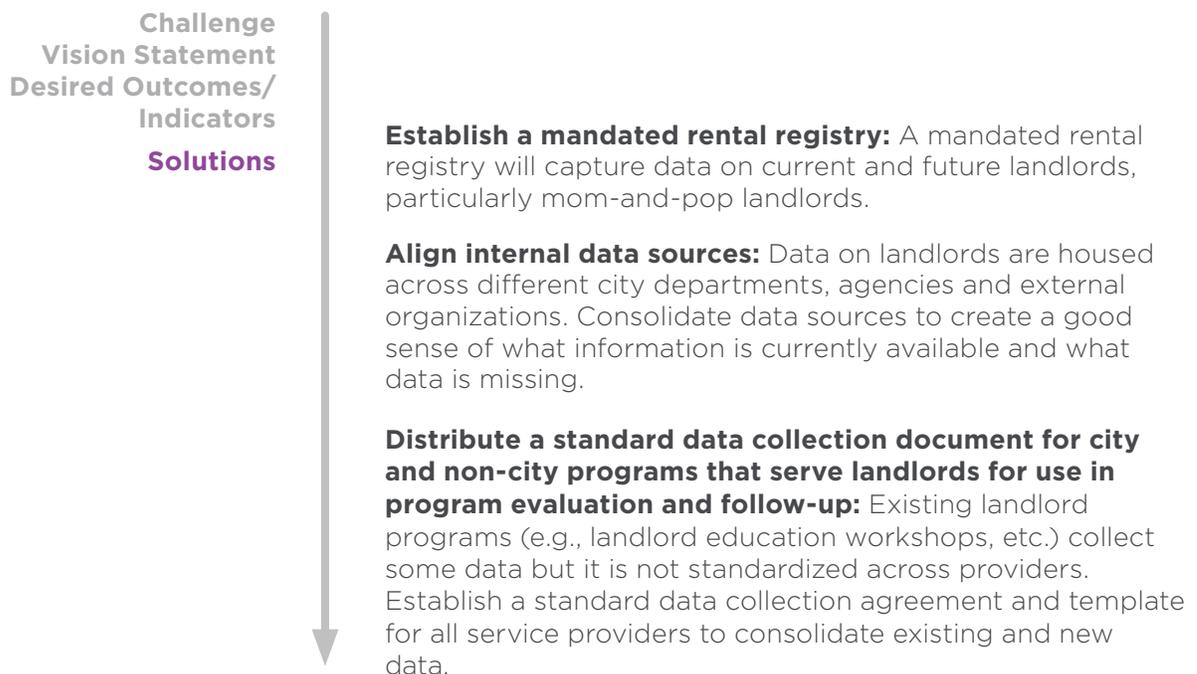


## STEP 6: BRAINSTORM SOLUTIONS

Now revisit the results for Steps 3, 4 and 5. Identify the gaps between where the city is now, what the overall challenges are, and where the city hopes to end up.

Start with “pie in the sky” solutions that do not consider any budgetary, capacity or other resource constraints before moving to more “realistic” solutions and “low hanging fruit.” Starting with low hanging fruit or more realistic solutions may stifle creativity — start with the ideal scenario.

## EXAMPLE CONTINUED



## STEP 7: TURN IDEAS INTO AN ACTION PLAN

Once the Working Group feels it has exhausted all potential solutions, think through each of them in greater detail. For each solution, this will involve:

- ◆ Selecting the Vision and Challenge that align with the solution
- ◆ Writing a brief description of each solution
- ◆ Identifying an intended outcome for each proposed solution
- ◆ Determining indicators (qualitative and quantitative) that measure progress of the solution.
  - ◆ Consider how these align and overlap with the broader vision statement indicators and metric.
- ◆ Selecting who is accountable for moving this solution forward
  - ◆ Go back to step 2 to see who might be best poised to lead on this solution
- ◆ Establishing the timeline for the solution
  - ◆ Quick win (< 1 year)
  - ◆ Transitional (1-2 years)
  - ◆ Transformational (2+ years)
- ◆ Determining the feasibility of the solution based on available resources (capacity, funding, political will, etc.)
  - ◆ Very feasible (no additional resources needed)
  - ◆ Somewhat feasible (some additional resources needed that are relatively easy to secure)
  - ◆ Not very feasible (many additional resources are needed, it will be an uphill battle)

**Before moving to the next step.** The Core Facilitation Team should meet separately to clean up all the ideas and input them into a shared document. This can be done on Miro, or consolidate the Strategy Framework into a word document or excel spreadsheet for feedback.



Once all the solutions are inputted into the matrix, decide which solutions to take immediate action on. Depending on the structure of the Working Group, this decision may be conferred to the Core Facilitation Team, the full Working Group, or another body within the city such as an Implementation and Evaluation Team. Regardless of who is making the final decision, some combination of whether the intended solutions meet a demonstrated need, the timeline for change and how feasible the solution is should dictate which solutions the city and partners decide to move forward with.

## EXAMPLE STRATEGY FRAMEWORK

Solution	Brief Description	Desired Outcomes/ Indicators	Timeline	Feasibility	Accountability Officer	Other Stakeholders
<b>Challenge:</b> Description of the challenge						
<b>Vision Statement:</b> Description of the vision statement						
<i>Solution name</i>	<i>Brief description</i>	<i>Desired outcomes and potential indicators</i>	<i>Quick win (&lt; 1 year); Transitional (1-2 years); Transformational (2+ years)</i>	<i>Very feasible; Somewhat Feasible; Not Very Feasible</i>	<i>Who is responsible?</i>	<i>Who else is involved?</i>

### TIP

After consolidating all challenges, solutions and vision statements into the Strategy Framework, solicit feedback from landlords and tenants about how they think these strategies will help or hinder them. Go back and forth as many times as needed with landlords, tenants and the broader Working Group, either in person or via email, until everyone feels their input has been accurately captured.

## STEP 8: EVALUATE AND MONITOR

Reconnect with the Working Group to determine who is willing to move from the Working Group to the Implementation and Evaluation Team. Depending on the response, the Core Facilitation Team may need to solicit more members.

Both quantitative and qualitative metrics can be powerful indicators of progress, particularly when offered in combination.

### Quantitative metrics to consider for the Strategy Framework include:

- ◆ Decrease in eviction filings and filing rate, if the city can access those data
- ◆ Increase in the number of mom-and-pop landlords that the city has built relationships with
- ◆ Decrease in eviction filings and filing rate, if the city can access those data
- ◆ Increase in the number of mom-and-pop landlords that the city has built relationships with
- ◆ Increase in the number of “touch points” with mom-and-pop landlords
- ◆ Increase in the number of website visits to a landlord resource page

- ◆ Increase in the number of interactions and engagement on social media with landlord-oriented content and resources
- ◆ Increase in the number of participating mom-and-pop landlords in various programs (e.g., emergency rental assistance, landlord education workshops, eviction diversion programs, etc.)
- ◆ Increase in the number of inquiries from mom-and-pop landlords (e.g., calls to a resource hotline, questions about specific programs, etc.)

**Qualitative metrics to consider for the Strategy Framework include:**

- ◆ Mom-and-pop landlords' self-reported connection to the city (e.g., Likert scale)
- ◆ Mom-and-pop landlords' self-reported "trust" in the city and other service providers
- ◆ Mom-and-pop landlords' self-reported knowledge of programs, rights and responsibilities (program-specific or city-wide)
- ◆ The city's (e.g., program staff, etc.) self-reported connection to mom-and-pop landlords (e.g., Likert scale)
- ◆ Local service providers' (e.g., legal aid society, community development corporation, community-based organization) self-reported connections to mom-and-pop landlords (e.g., Likert scale)
- ◆ Tenants' self-reported connections to mom-and-pop landlords (e.g., Likert scale)
- ◆ Interviews and testimonials from mom-and-pop landlords and tenants

Beyond evaluating the strategy, examine the efficacy of specific solutions too. The Core Facilitation Team and Implementation and Evaluation Team should commit to a 3-month check-in, 6-month check-in, 1-year check-in and annual check-ins following the official strategy launch. Consider internally publishing results at the 6-month mark, 1-year mark and annually thereafter. Use these milestones as opportunities to revise and iterate on the strategy.

**TIP**

Consider establishing a more formal Committee or Advisory Group to evaluate the efficacy of the strategy on an ongoing basis. This Committee or Advisory Group can break into sub-committees or sub-advisory groups to focus on solutions or challenges depending on the city's needs.

## Action Plan Example

*An example of what a strategy can look like is included here. For the purpose of this example, fictionalized information about “Cityville, USA” is used.*

Cityville is a city of 60,000 with a majority renter population and a history of evictions concentrated in the city’s eastern neighborhoods with a majority Hispanic/Latino population. Cityville’s mayor made eviction prevention a mayoral priority three years ago, to some degree of success. In those three years, Cityville hired a landlord coordinator, started hosting ad-hoc landlord and tenant education workshops centered around knowing ones’ rights and responsibilities, and partnered with a local non-profit present in the local courts to talk to tenants and landlords before trial.

Despite these efforts, eviction filings are not subsiding at the rate the city government envisioned. As a result, the city looks to strengthen existing programs and bolster upstream interventions. To that end, Cityville’s new landlord coordinator, the housing and community development director, and the director of the local housing authority have decided to develop an engagement strategy for local mom-and-pop landlords.

### **Core Group Members:**

Cityville’s landlord coordinator, housing and community development director, and director of the local housing authority

### **Working Group Members:**

- ◆ Two local mom-and-pop landlords
  - ◆ Jane operates a multi-family housing unit that has been in their family for 4 decades and represents a large contingency of legacy landlords
  - ◆ Luis recently began acquiring properties and has accumulated 3 single-family homes so far
- ◆ Two tenants that are members of a local tenant association, one from the city’s eastern neighborhoods
- ◆ Councilmember Doe represents the city’s eastern side, whose residents struggle most with evictions
- ◆ Housing policy advisor in the Mayor’s Office
- ◆ Director of Homelessness Services
- ◆ Professor of public affairs at a local university that runs a year-long experience-based course for graduate students
- ◆ Non-profit present in local courts to talk to landlords and tenants before trial
- ◆ Director of the department of neighborhood services
- ◆ A community-based organization that helps run the ad-hoc landlord/tenant education workshops

## CITYVILLE'S COMPLETED STRATEGY FRAMEWORK

SOLUTION	BRIEF DESCRIPTION	DESIRED OUTCOMES/INDICATORS	TIMELINE	FEASIBILITY	ACCOUNTABILITY OFFICER	OTHER STAKEHOLDERS
<p><b>Challenge 1:</b> The city and its partners lack data identifying local mom-and-pop landlords.</p> <p><b>Vision Statement:</b> The city has a comprehensive understanding of who the current mom-and-pop landlords are and has a mechanism to systemically capture information on mom-and-pop landlords going forward.</p>						
<b>Align internal data sources</b>	Data on landlords are housed across different city departments, agencies and external organizations. The city needs to consolidate data sources to have a good sense of currently available information and understand what data is missing.	A repository of all data related to mom-and-pop landlords consolidated across all programs, including contact information for each landlord (email, phone number, number of properties owned, etc.).	Quick win (< 1 year)	Very feasible	Landlord Liaison	Local Housing Authority Housing and Community Development Homeless Services Neighborhood Services Local University
<b>Distribute standard data collection document for city and non-city programs that serve landlords</b>	Existing landlord programs (e.g., landlord education workshops, etc.) collect some data but do not standardize across providers. Establish a standard data collection agreement and template for sharing across all service providers to consolidate existing and new data.	Standard program data collection and program evaluation strategy.	Transitional (1-2 years)	Somewhat feasible	Housing and Community Development Director	TBD - Potential to hire 3rd party to develop data framework
<b>Partner with university</b>	Without the ability to immediately pass a mandated rental registry, the city would like to determine if there are other systemic ways to identify who mom-and-pop landlords are.	Have alternative tools to gather data on mom-and-pop landlords outside of establishing a rental registry.	Transitional (1-2 years)	Somewhat feasible	Housing and Community Development Director	Landlord Liaison

<p><b>Conduct a landlord survey</b></p>	<p>Partner with landlord associations, local housing authority and homeless services to administer a landlord survey.</p>	<p>A dataset with survey respondents' contact information (email, phone number, number of properties owned, etc.).</p>	<p>Quick win (&lt; 1 year)</p>	<p>Somewhat feasible</p>	<p>Landlord Liaison</p>	<p>Local University Local Housing Authority Local Courts Homeless Services Mayor's Office Neighborhood Services</p>
<p><b>Establish a mandated rental registry</b></p>	<p>Establish a mandated rental registry that will capture data on current and future landlords, particularly mom-and-pop landlords.</p>	<p>A comprehensive list of all mom-and-pop landlords that operate in the city, including contact information for each (email, phone number, number of properties owned, etc.).</p>	<p>Transformational (2 + years)</p>	<p>Not very feasible (challenges with political will)</p>	<p>City Council</p>	<p>Mayor's Office Housing and Community Development Director</p>
<p><b>Challenge 2:</b> The city and its partners are struggling to get landlords to participate in existing programs.</p>						
<p><b>Vision Statement:</b> Provide accessible and timely information and education to landlords that drives participation.</p>						
<p><b>Align and improve communication across city departments and agencies that engage with landlords</b></p>	<p>Improve internal communication across the Department of Housing and Community Development; Office of Homeless Services ; the Local Housing Authority; and Human Services by setting up monthly calls or working group meetings to share updates.</p>	<p>Better internal alignment across city departments and agencies related to landlord engagement, programs, incentives and regular communication.</p>	<p>Transitional (1-2 years)</p>	<p>Very feasible</p>	<p>Housing Policy Advisor</p>	<p>Housing &amp; Community Development Office of Homeless Services Local Housing Authority Human Services Neighborhood Services</p>

<b>Establish and continuously update a list of services available to landlords</b>	Set up a list of existing services for landlords and tenants to align city departments, agencies and other service providers.	Establish a process for regularly updating and maintaining a list of all programs and incentives that service landlords.	Quick win (< 1 year)	Very feasible	Landlord Liaison	Housing & Community Development Office of Homeless Services Local Housing Authority Human Services Neighborhood Services
<b>Gather feedback and add incentives to existing landlord education workshop</b>	Collect feedback from landlords to better understand what incentives would most effectively encourage their participation in the workshop.	Increase mom-and-pop landlord participation in workshops; Increase landlords' self-reported satisfaction with the accessibility of information in the follow-up survey administered following each workshop	Transitional (1-2 years)	Somewhat feasible	Landlord Liaison	Housing & Community Development Office of Homeless Services Local Housing Authority Human Services Community-Based Organizations Neighborhood Services
<p><b>Challenge 3:</b> The relationships the city and its partners do currently have with mom-and-pop landlords are not strong.</p> <p><b>Vision Statement:</b> Build stronger mom-and-pop landlord relationships across all city departments, agencies, and non-city organizations.</p>						
<b>List of services</b>	Develop a list of existing services available to landlords to distribute to landlords (as flyers, through social media, etc.) and upload to the city's website.	More web traffic to the webpage with this information listed.	Quick win (< 1 year)	Very feasible	Landlord Liaison	IT Department Communication & Marketing Department Mayor's Office
<b>Multi-lingual resources</b>	Provide communications in multiple languages, in particular Spanish, across all city communications with landlords. Conduct additional research to better understand what other languages landlords in the city may speak.	All publicly available programs and communications to landlords are translated into Spanish and other top languages spoken by landlords.	Transitional (1-2 years)	Very feasible	Landlord Liaison	IT Department Communication & Marketing Department Local Translation Services

<p><b>Host a landlord appreciation day</b></p>	<p>Host a landlord appreciation day to meet mom-and-pop landlords and talk to them casually about available programs and incentives at the city.</p>	<p>Develop a list of mom-and-pop landlords that may be interested in talking further to city staff about available resources and potential opportunities for collaboration.</p>	<p>Quick win (&lt; 1 year)</p>	<p>Very feasible</p>	<p>Landlord Liaison</p>	<p>Community Based Organizations Local Housing Authority Office of Homeless Services Mayor's Office Human Services Neighborhood Services</p>
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